

Exhibit C

RTR
BNC MORTGAGE, INC
1901 MAIN STREET
IRVINE CA. 92614

VZ-66518-R
S: 15
B: 3300
L: 62

MORTGAGE

Loan No.: BTA001807

MIN 100122200001833651

WORDS USED OFTEN IN THIS DOCUMENT

(A) "Mortgage." This document, which is dated July 11, 2005

, will be called the "Mortgage."

(B) "Borrower." RENEE SETTAUCATO.

whose address is 111 ALTER AVE. STATEN ISLAND, NY 10304
will sometimes be called the "Borrower" and sometimes simply "I."
(C) "Lender." BNC MORTGAGE, INC., A DELAWARE CORPORATION

will be called the "Lender." Lender is a corporation or association which was formed and which exists under the laws of
Delaware
Lender's address is
P.O. BOX 19656, IRVINE, CA 92623-9656

(D) "Note." The junior lien note signed by Borrower and dated July 11, 2005, and extensions
and renewals of that note, will be called the "Note." The Note shows that I owe Lender U.S. \$ 114,000.00
plus interest, which I have promised to pay in full by August 1, 2025

(E) "Property." The property that is described below in the section titled "Description of the Property" will be called the
"Property."

(F) "MERS." The Mortgage Electronic Registration System, Inc. will be called "MERS." MERS is a separate corporation
that is acting solely as nominee for Lender [as defined in (C) above] and Lender's successors and assigns. MERS is
organized and existing under the laws of Delaware, and has an address and telephone number of P.O. Box 2026, Flint, MI
48501-2026, tel. (888) 679-MERS. FOR PURPOSES OF RECORDING THIS MORTGAGE, MERS IS THE
MORTGAGEE OF RECORD.

BORROWER'S TRANSFER TO LENDER OF RIGHTS IN THE PROPERTY

I mortgage, grant and convey the Property to MERS, (solely as nominee for Lender and Lender's successors and assigns),
subject to the terms of this Mortgage. I understand and agree that MERS holds only legal title to the interests granted by
me in this Mortgage; but, if necessary to comply with law or custom, MERS, (as nominee for Lender and Lender's
successors and assigns), has the right to exercise any or all of those interests, including, but not limited to, the right to
foreclose and sell the Property; and to take any action required of Lender including, but not limited to, discharging this
Mortgage. This means that, by signing this Mortgage, I am giving Lender those rights that are stated in this Mortgage and
also those rights that the law gives to lenders who hold mortgages on real property. I am giving Lender these rights to
protect Lender from possible losses that might result if I do not:

- (A) Pay all the amounts that I owe Lender as stated in the Note;
- (B) Pay, with interest, any amounts that Lender spends under this Mortgage to protect the value of the Property and
Lender's rights in the Property; and
- (C) Keep all of my promises and agreements under this Mortgage.

With respect to the amounts that I owe under the Note and under this Mortgage, I waive the benefit of the right which is
known as the "homestead exemption." A homestead exemption is a property owner's right to keep a portion of his
property (usually up to a certain dollar amount) free from the claims of creditors. My waiver of this right means that the
Lender may exercise all of its rights under this Mortgage as if I were not entitled, under law, to the benefits of a
homestead exemption.

DESCRIPTION OF THE PROPERTY

I give Lender rights in the following Property:

- (A) The property which is located at 111 ALTER AVE
STATEN ISLAND

ILY, NY

(State), 10304

(Street),

(Zip Code)

This Property is in RICHMOND

County in the State of New York.

It has the following legal description:

LEGAL DESCRIPTION ATTACHED HERETO AND MADE A PART HERETO AS EXHIBIT A.

*Premises are improved by a 1-2 family dwelling only

NEW YORK - SECOND MORTGAGE 1980 - FNM/ALHMC UNIFORM INSTRUMENT WITH MERS

FORM 3823

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UNIFORM INSTRUMENT FORMS 1980/1997/2001

Form 3823
Amended 4/01

23. LENDER'S OBLIGATION TO DISCHARGE THIS MORTGAGE WHEN THE NOTE AND THIS MORTGAGE ARE PAID IN FULL

When Lender has been paid all amounts due under the Note and under this Mortgage, Lender will discharge this Mortgage by delivering a certificate stating that this Mortgage has been satisfied. I will not be required to pay Lender for the discharge, but I will pay all costs of recording the discharge in the proper official records.

24. AGREEMENTS ABOUT NEW YORK LIEN LAW

I will receive all amounts loan to me by Lender subject to the trust fund provisions of Section 13 of the New York Lien Law. This means that if, on the date this Mortgage is recorded in the proper official records, construction or other work on any building or other improvement located on the Property has not been completed for at least four months, I will: (A) hold all amounts which I receive and which I have a right to receive from Lender under the Note as a "trust fund"; and (B) use those amounts to pay for that construction or the work before I use them for any other purpose. The fact that I am holding those amounts as a "trust fund" means that I have a special responsibility under the law to use the amounts in the manner described in this Paragraph 24.

25. BORROWER'S STATEMENT REGARDING THE PROPERTY. Check boxes as applicable.

- ☒ This Security Instrument covers real property improved, or to be improved, by a one (1) or two (2) family dwelling only.
☐ This Security Instrument covers real property principally improved, or to be improved, by one or more structures containing, in the aggregate, not more than six (6) residential dwelling units with each dwelling unit having its own separate cooking facilities.
☐ This Security Instrument does not cover real property improved as described above.

**REQUEST FOR NOTICE OF DEFAULT
AND FORECLOSURE UNDER SUPERIOR
MORTGAGES OR DEEDS OF TRUST**

Borrower and Lender request the holder of any superior mortgage or deed of trust to notify Lender in writing, at Lender's address on page 1 of this Mortgage, if the Borrower is required to make "Immediate Payment in Full" and if there is "foreclosure and sale" under that superior mortgage or deed of trust.

By signing this Mortgage I agree to all of the above.

Witnesses:

Renée Settefucato (Seal)
RENEE SETTEFUCATO
Borrower

(Seal)
Borrower

(Seal)
Borrower

(Seal)
Borrower

(Seal)
Borrower

(Seal)
Borrower

(Seal)
Borrower

(Seal)
Borrower

[Sign Original Only]

STATE OF NEW YORK

On the 17th day of July 2005
said state, personally appeared RENEE SETTEFUCATO

County ss. KINGS

before me, the undersigned, a notary public in and for

personally known to me or proved to me on the basis of satisfactory evidence to be the individual(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their capacity(ies), and that by his/her/their signature(s) on the instrument, the individual(s), or the person upon behalf of which the individual(s) acted, executed the instrument.

Law Map Information

Alex Rozencant
ALEX ROZENCANT
Notary Public, State of New York
No. 02R08085638
Qualified in Kings County
Commission Expires on March 24, 2011

75N (NY) 1-01

Form 3823

Schedule A

All that certain plot, piece or parcel of land, situate, lying and being in the Fourth Ward of the Borough of Staten Island, County of Richmond, City and State of New York, designated on a map filed in the Office of the said Clerk of the County of Richmond entitled "Map of 255 lots of the Alter Property, at Dongan Hills, Borough of Richmond, State of New York, surveyed by George C. Hellerith, No. 176 Broadway, New York City, June 3rd, 1913", and being lots numbers 146 and 147, said premises being more particularly bounded and described as follows:

* PREMISES KNOWN AS 111 ALTER AVENUE, S.I. NY 10304

BEGINNING at a point on the Northerly side of Alter Avenue distant 225 feet Westerly from the corner formed by the intersection of the Northerly side of Alter Avenue with the Westerly side of Bear Street;

RUNNING THENCE North 34 degrees 14 minutes 00 seconds East 100.50 feet to a point;

THENCE North 55 degrees 46 minutes 00 seconds West 50 feet to a point;

THENCE South 34 degrees 14 minutes 00 seconds West 100.50 feet to a point on the Northerly side of Alter Avenue;

THENCE along the Northerly side of Alter Avenue South 55 degrees 46 minutes 00 seconds East 50 feet to the point or place of BEGINNING.